

Information to identify the case:

Debtor 1	<u>Randall R. Rowland</u>	Social Security number or ITIN	xxx-xx-7800
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sharon A. Rowland</u>	Social Security number or ITIN	xxx-xx-3004
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-11150-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Randall R. Rowland

Sharon A. Rowland

4/15/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Randall R. Rowland
Sharon A. Rowland
Debtors

Case No. 19-11150-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Apr 15, 2025

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Randall R. Rowland, Sharon A. Rowland, 329 Couver Crossing, Pittsfield, PA 16340-6623
15168317	+ Commonwealth of PA UCTS, Department of Labor & Industry, 651 Boas Street, Room 702, Harrisburg PA 17121-0751

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sng	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 16 2025 01:27:00	TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
15184711	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:49:08	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159566	+ Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:48:41	Amex, PO Box 981537, El Paso, TX 79998-1537
15169440	EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15159567	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15182107	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:48:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159568	+ EDI: CITICORP	Apr 16 2025 05:10:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15159569	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
15159570	+ EDI: WFNNB.COM	Apr 16 2025 05:10:00	Comenity Bank / Wayfair, Po Box 182789, Columbus, OH 43218-2789
15159571	+ EDI: CAPITALONE.COM	Apr 16 2025 05:10:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15184896	Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2025 01:36:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15159572	Email/Text: camanagement@mtb.com	Apr 16 2025 01:27:00	M&t Bank, Po Box 900, Millsboro, DE 19966
15173099	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2025 01:36:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15159573	+ Email/Text: bankruptcy@marinerfinance.com	Apr 16 2025 01:27:00	Mariner Finance, 8211 Town Center Drive,

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		Nottingham, MD 21236-5904	
15159574	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 16 2025 01:36:48	Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001
15168958	EDI: AGFINANCE.COM	Apr 16 2025 05:10:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
15179655	EDI: AGFINANCE.COM	Apr 16 2025 05:10:00	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15159575	+ EDI: AGFINANCE.COM	Apr 16 2025 05:10:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15171028	EDI: PENNDEPTREV	Apr 16 2025 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
15185957	EDI: Q3G.COM	Apr 16 2025 05:10:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15169582	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 16 2025 01:27:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15159576	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 16 2025 01:27:00	Toyota Motor Credit, 4 Gatehall Drive, Parsippany, NJ 07054-4518
15159577	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 16 2025 01:27:00	Toyota Motor Credit Company, Po Box 9786, Cedar Rapids, IA 52409-0004
15327528	Email/PDF: bncnotices@becket-lee.com	Apr 16 2025 01:37:07	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15159579	EDI: USBANKARS.COM	Apr 16 2025 05:10:00	Us Bank, PO Box 108, Saint Louis, MO 63166
15159578	+ Email/Text: jsprentz@urc.com	Apr 16 2025 01:28:00	United Refining, 213 2nd Avenue, Warren, PA 16365-2405
15159580	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 16 2025 01:37:07	Wells Fargo Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15187327	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Apr 16 2025 01:49:01	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Lease Trust
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
15190485	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Randall R. Rowland dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Sharon A. Rowland dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com
Fred W. Freitag, IV	on behalf of Creditor Toyota Lease Trust fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Fred W. Freitag, IV	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION fwfreitagiv@gmail.com LeopoldAssociatesPAX6428@projects.filevine.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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